

# FDIC State Profile

Missouri

## Fourth Quarter 2008

### ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q4-08	Q3-08	Q4-07	2008	2007
Total Nonfarm (share of trailing four quarter employment in parentheses)	-0.7%	-0.2%	0.5%	-0.1%	0.7%
Manufacturing (10%)	-5.3%	-3.4%	-2.7%	-3.6%	-2.2%
Other (non-manufacturing) Goods-Producing (5%)	-4.7%	-5.4%	0.3%	-4.2%	-0.1%
Private Service-Producing (68%)	-0.1%	0.4%	0.8%	0.5%	1.1%
Government (16%)	1.3%	1.5%	1.8%	1.4%	1.4%
Unemployment Rate (% of labor force)	6.8%	6.2%	5.3%	6.1%	5.0%
Other Indicators	Q4-08	Q3-08	Q4-07	2008	2007
Single-Family Home Permits	-59.8%	-47.4%	-25.1%	-48.5%	-24.8%
Multifamily Building Permits	-26.6%	4.1%	-18.1%	-13.8%	-38.4%
Home Price Index	-0.5%	-0.3%	2.0%	0.3%	2.9%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.22	4.52	3.62	4.18	3.55

### BANKING TRENDS

General Information	Q4-08	Q3-08	Q4-07	2008	2007
Institutions (#)	352	353	361	352	361
Total Assets (in millions)	129,042	119,776	114,430	129,042	114,430
New Institutions (# < 3 years)	11	14	13	11	13
Subchapter S Institutions	124	123	117	124	117
Asset Quality	Q4-08	Q3-08	Q4-07	2008	2007
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.80	2.42	2.23	2.80	2.23
ALLL/Total Loans (median %)	1.29	1.27	1.23	1.29	1.23
ALLL/Noncurrent Loans (median multiple)	1.07	1.23	1.53	1.07	1.53
Net Loan Losses / Total Loans (median %)	0.31	0.16	0.13	0.26	0.13
Capital / Earnings	Q4-08	Q3-08	Q4-07	2008	2007
Tier 1 Leverage (median %)	9.23	9.34	9.35	9.23	9.35
Return on Assets (median %)	0.53	0.77	0.77	0.64	0.89
Pretax Return on Assets (median %)	0.64	0.98	0.98	0.84	1.16
Net Interest Margin (median %)	3.81	3.91	3.88	3.82	3.91
Yield on Earning Assets (median %)	6.07	6.31	7.20	6.42	7.20
Cost of Funding Earning Assets (median %)	2.32	2.49	3.31	2.63	3.30
Provisions to Avg. Assets (median %)	0.36	0.19	0.13	0.27	0.13
Noninterest Income to Avg. Assets (median %)	0.59	0.60	0.64	0.60	0.64
Overhead to Avg. Assets (median %)	3.00	2.84	2.97	2.84	2.87
Liquidity / Sensitivity	Q4-08	Q3-08	Q4-07	2008	2007
Loans to Assets (median %)	72.3	73.7	71.5	72.3	71.5
Noncore Funding to Assets (median %)	22.8	22.8	20.6	22.8	20.6
Long-term Assets to Assets (median %, call filers)	11.6	11.8	9.6	11.6	9.6
Brokered Deposits (number of institutions)	140	129	119	140	119
Brokered Deposits to Assets (median % for those above)	3.5	3.0	3.6	3.5	3.6
Loan Concentrations (median % of Tier 1 Capital)	Q4-08	Q3-08	Q4-07	2008	2007
Commercial and Industrial	78.4	79.4	77.8	78.4	77.8
Commercial Real Estate	237.7	241.0	235.8	237.7	235.8
Construction & Development	49.0	51.0	54.3	49.0	54.3
Multifamily Residential Real Estate	7.3	7.1	5.3	7.3	5.3
Nonresidential Real Estate	154.5	153.3	159.3	154.5	159.3
Residential Real Estate	211.8	209.0	208.6	211.8	208.6
Consumer	35.3	35.9	38.5	35.3	38.5
Agriculture	80.3	79.1	71.7	80.3	71.7

### BANKING PROFILE

Largest Deposit Markets (from 2007 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
St. Louis, MO-IL	145	57,830	< \$250 million	267 (75.9%)
Kansas City, MO-KS	155	39,991	\$250 million to \$1 billion	66 (18.8%)
Springfield, MO	43	7,785	\$1 billion to \$10 billion	17 (4.8%)
Fayetteville-Springdale-Rogers, AR-MO	35	7,226	> \$10 billion	2 (0.6%)
Jefferson City, MO	24	3,366		